

INSTRUCTIONS FOR PREPARATION OF ANNUAL REPORT

CHAPTER 367 LICENSEES

FINAL FILING DATE: APRIL 30

The purpose of this report is to provide an analyzed summary of information concerning consumer loans and other business conducted in the Missouri offices of Chapter 367 Licensees. **IN THE PREPARATION OF THIS REPORT, ROUND ALL ITEMS TO THE NEAREST DOLLAR.**

The schedule letters and item numbers in the following instructions correspond to those in the report. Attach additional pages whenever space provided is insufficient.

REPORTING ENTITY

Please note that line 3 of this section asks for the telephone number of the reporting office. The report must give this information or it will be filed "incomplete." Multi-office companies must include an address and telephone number for each office. The information requested for principal office may be out of state.

SCHEDULE A

The purpose of this schedule is to furnish a balance sheet which conforms to the actual books of the licensee as of December 31. No other items should appear in this schedule. In allocating Assets, use the best criteria possible. Please note that column 1 is consumer LOAN business; sales finance, loans seemed by real estate and all other business should be reflected in column 2. Missouri business only.

Item 7(d): Enter reserve established for bad debts. If direct charge off method is used, the entry (-0-) should appear on this line.

Item 19, 20 & 21: For corporate licensee only.

SCHEDULE B

Item 27: All commissions collected by the licensee for all credit related insurance must be entered at item 27. If such income is paid to another entity or is otherwise diverted from the licensee, an equivalent constructive income figure for these monies must be reported.

Item 31: (a) Used for licensee on a direct charge off method.
(b) Used for licensee on a reserve method.
Note: Figures should not appear in both (a) and (b).

Item 33: This item may not include any amount of life insurance premiums on officers, partners and owners.

Item 53: THE BASIS FOR DETERMINING THE PERCENTAGES USED IN ALLOCATING COMMON EXPENSE ITEMS SHOULD BE DESCRIBED ON AN ADDITIONAL PAGE.

SCHEDULE C

The purpose of this schedule is to provide figures reflecting net worth or surplus; many of the numbers are derived from elsewhere in the report.

SCHEDULE D

- Item 63: This average may be based on the sum of the last 12 end of month loan balances divided by 12.
- Item 65: This average may be based on the sum of the last 12 end of month number of loans divided by 12.

SCHEDULE E

This schedule should reflect installment loan volume totals only for the period covered in the report year together with analysis of loans made by size, purchase and sale of accounts, if any, loan balances charged off, collections of principal and analysis of loans by type of security. All figures must represent net loan balances.

SCHEDULE F

The purpose of this schedule is to quantify delinquent loan accounts and to relate this amount as a percent of loans outstanding.

AFFIDAVIT

The affidavit must be executive, if a corporation, by a duly authorized officer of such corporation, or by a partner, if a partnership, or by the owner, if an individual. The affidavit should be made before a Notary Public.

PREPARER'S IDENTIFICATION

We ask that you supply us with this information in case we need to contact the preparer with questions.

STATE OF MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF FINANCE

Annual report of registered lender at the close of business December 31, _____. FILING DATE NOT LATER THAN APRIL 30 OF THE FOLLOWING YEAR.

READ THE INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS REPORT

Each business which controls one or more Chapter 367 licensees must complete this report. Companies or affiliates which operate more than one licensed office in Missouri must also provide the address and telephone number of each office.

REPORTING ENTITY

1. Name of Licensee_____ 1.
2. Place of Business_____ 2.
3. _____ Telephone No._____ 3.

Address of principal office.

4. Individual, Partnership, or Corporation_____ 4.

Names and addresses of principal officers at the close of year covered by this report.

NAME	TOWN OR CITY
President_____	_____
Secretary_____	_____
Treasurer_____	_____
Sole Owner_____	_____
Partners_____	_____
(Give respective interests)	
_____	_____
_____	_____
_____	_____

Attach a listing of all other officers and directors under this registration, giving names, positions and addresses.

5. Number of offices covered by this report_____ 5.

SCHEDULE A

Balance Sheet for most recent fiscal year (Date: _____ to _____)

<u>ASSETS</u>	<u>Column 1</u> <u>Consumer</u> <u>Loan Business</u>	<u>Column 2</u> <u>All Other</u> <u>Business</u>	<u>Column 3</u> <u>Total</u> <u>Business</u>	
6. Cash on hand and in banks	\$ _____	\$ _____	\$ _____	6.
7. (a) Gross Receivables	_____	_____	_____	7.(a)
(b) Less: Unearned Discount	_____	_____	_____	(b)
(c) Total Net Receivables	_____	_____	_____	(c)
(d) Less: Reserve for Bad Debts	_____	_____	_____	(d)
(e) Adjusted Net Receivables	_____	_____	_____	(e)
8. Real Estate (Less Depreciation)	_____	_____	_____	8.
9. Furniture, Fixtures and Equipment (Less Depreciation)	_____	_____	_____	9.
10. Deferred Charges	_____	_____	_____	10.
11. Other Assets (Itemize)	_____	_____	_____	11.
(a) _____	_____	_____	_____	(a)
(b) _____	_____	_____	_____	(b)
(c) _____	_____	_____	_____	(c)
12. Total Assets (Item 6 plus 7(e) plus Items 8 through 11)	\$ _____	\$ _____	\$ _____	12.
13. Total Assets for Previous Year	_____	_____	_____	13.
14. Average Assets (Item 12 plus Item 13 divided by 2)	_____	_____	_____	14.

LIABILITIES AND CAPITALColumn 3
Total
Business

15. Accounts and Notes Payable		15.
(a) Banks	\$ _____	(a)
(b) Due Parent Company or Affiliate	_____	(b)
(c) Other Short-term Notes and Accounts	_____	(c)
16. Bonds and Long-term Notes and Accounts	_____	16.
17. Other Liabilities (Itemize)		17.
(a) Accrued Expenses	_____	(a)
(b) Dealer Reserves	_____	(b)
(c) Other _____	_____	(c)
18. Net Worth (if individual or partnership)	_____	18.
19. Capital Stock (if corporation)	_____	19.
(a) Preferred _____ Authorized _____ Outstanding	_____	(a)
(b) Common _____ Authorized _____ Outstanding	_____	(b)
20. Branch Office Capital (for corporation operating in several states; portion that applies to Missouri)	_____	20.
21. Capital or Paid in Surplus	_____	21.
22. Retained Earnings (Earned Surplus)	_____	22.
23. Total Liabilities and Capital (must equal Item 12)	\$ _____	23.

SCHEDULE B
Statement of Income and Expense

For most recent fiscal year.

	Column 1 Consumer <u>Loan Business</u>	Column 2 All Other <u>Business</u>	Column 3 Total <u>Business</u>	
<u>INCOME</u>				
24. Charges Collected and/or Earned	\$	\$	\$	24.
25. Collections on accounts previously charged off				25.
26. Other Income (Itemize)				26.
(a) _____				(a)
(b) _____				(b)
(c) _____				(c)
27. Insurance Income (see instructions)				27.
28. Total Operating Income	\$	\$	\$	28.
<u>EXPENSES</u>				
29. Advertising	\$	\$	\$	29.
30. Auditing				30.
31. Bad Debts				31.
(a) Charge offs				(a)
(b) Additions to Reserve for Bad Debts				(b)
32. Depreciation and Amortization				32.
33. Insurance and Fidelity Bonds				33.
34. Legal Fees and Disbursements				34.
35. Postage, Printing, Stationery and Supplies				35.
36. Rent, Janitorial Services and Utilities				36.
37. Salaries of Officers, Owners and Partners				37.

	Column 1 Consumer <u>Loan Business</u>	Column 2 All Other <u>Business</u>	Column 3 Total <u>Business</u>	
38. Salaries of all other employees	\$	\$	\$	38.
39. State and Local Taxes (other than income taxes)				39.
40. License Fees				40.
41. Telephone and Telegraph				41.
42. Travel, Auto Expense and Allowance				42.
43. Supervision and Administration (when not allocated to other items)				43.
44. Other Expenses (Itemize)				44.
(a) _____				(a)
(b) _____				(b)
(c) _____				(c)
(d) _____				(d)
45. Total Expenses (before interest and income taxes)				45.
46. Net Income (before interest and income taxes)				46.
47. Interest Paid on Borrowed Funds				47.
48. Net Income (before income taxes)				48.
49. Income Taxes				49.
(a) State				(a)
(b) Federal				(b)
50. Total Expenses (Item 45 plus Items 47 and 49)				50.
51. Net Earnings (Items 28 less Item 50)	\$	\$	\$	51.
52. Net Earnings as a percent of Average Assets (Item 51 divided by Item 14)	%	%	%	52.
53. Percentages Used In Allocating Expenses (see Instructions)	%	%	100 %	53.

Basis of Allocation of Expenses: (see instructions)

SCHEDULE C
Reconciliation of Surplus or Net Worth

	Column 3 Total <u>Business</u>	
54. Earned Surplus or Net Worth at the beginning of the year	\$	54.
Additions:		
55. Net Earnings During Year (Same as Item 51 Column 3)		55.
56. Other Credits to Surplus or Net Worth During Year		56.
(a) _____		(a)
(b) _____		(b)
(c) _____		(c)
57. Total Credits to Surplus or Net Worth (Items 54 through 56)		57.
58. Amortization		58.
59. Dividend Paid or Declared		59.
60. Other Debits to Surplus or Net Worth (Itemize)		60.
(a) Transfer of Earnings to Home Office		(a)
(b) _____		(b)
(c) _____		(c)
61. Total Debits (Item 58 through Item 60(c))	\$	61.
62. Surplus or Net Worth Balance End of Year (difference between Item 57 and Item 61) Must equal Column 3 of either Item 18 or Item 22.		62.

SCHEDULE D
Analysis of Expense per Account

63. Average Net Amount of Outstanding Loans (see instructions)	\$	63.
64. Actual Monthly Rate Collected (Item 24, Column 1 divided by Item 63 then divided by 12)		64.
65. Average Number of Accounts (see instructions)		65.
66. Monthly Expense per Account (Item 50 divided by Item 65 then divided by 12)	\$	66.

SCHEDULE E

Analysis of Installment Loan Activity

	<u>Number</u>	<u>Net Amount</u>	
67. Loans Outstanding at Beginning of Year	<hr/>	\$ <hr/>	67.
68. Loans Made During This Reporting Period:	<hr/>	<hr/>	68.
(a) \$100 or less	<hr/>	<hr/>	(a)
(b) \$100.01 to \$200	<hr/>	<hr/>	(b)
(c) \$200.01 to \$400	<hr/>	<hr/>	(c)
(d) \$400.01 to \$500	<hr/>	<hr/>	(d)
(e) \$500.01 to \$600	<hr/>	<hr/>	(e)
(f) \$600.01 to \$1,000	<hr/>	<hr/>	(f)
(g) \$1,000.01 to \$1,200	<hr/>	<hr/>	(g)
(h) \$1,200.01 to \$3,000	<hr/>	<hr/>	(h)
(i) \$3,000.01 to \$4,000	<hr/>	<hr/>	(i)
(j) \$4,000.01 to \$5,000	<hr/>	<hr/>	(j)
(k) over \$5,000	<hr/>	<hr/>	(k)
(l) Totals	<hr/>	\$ <hr/>	(l)
69. Loan Balances Purchased During the Year	<hr/>	\$ <hr/>	69.
70. Total (Items 67 through 69)	<hr/>	\$ <hr/>	70.
71. Loan Balances Charged Off During the Year	<hr/>	<hr/>	71.
72. Loan Balances Sold During the Year	<hr/>	<hr/>	72.
73. Loans Outstanding at End of Period	<hr/>	<hr/>	73.
74. Total (Items 71 through 73)	<hr/>	\$ <hr/>	74.
75. Collections of Principal During the Period (Item 70 less 74)	<hr/>	\$ <hr/>	75.

	<u>Number</u>	<u>Net Amount</u>	
76. Analysis of Loans by Type of Security		\$	76.
(a) Household Goods			(a)
(b) Automobiles			(b)
(c) Household Goods and Automobiles			(c)
(d) Unsecured			(d)
(e) Comaker Endorsed or Guaranteed			(e)
(f) Other			(f)
(g) Total (must be same as Item 68(I))		\$	(g)

SCHEDULE F
Delinquency Summary

	<u>Number</u>	<u>Amount</u>	
77. Accounts with no payment of either principal or charges for:			77.
(a) Two months		\$	(a)
(b) Three months or more			(b)
(c) Total			(c)
(d) Delinquency as a percent of Gross Outstandings (77(c) divided by 7(a), Column 1)		%	(d)

SCHEDULE G
Suits, Possession and Sale of Chattels

NOTE: The same borrower's account may appear under any two or all of the classifications below:

	<u>Number of Accounts</u>	<u>Amount</u>	
78. Suits for Recovery of Judgment filed during year:		\$	77.
(a) On which judgment was secured			(a)
(b) Settled out of court without judgment being secured			(b)
(c) Still pending in court			(c)
(d) Total		\$	(d)
(e) Garnishments filed			(e)
(f) Attachments filed			(f)

	<u>Number of Accounts</u>	<u>Amount</u>	
79. Possession of Chattels obtained by Licensee			79.
(a) Household Goods:			(a)
By Replevin	_____	_____	
By Voluntary Surrender:	_____	_____	
(b) Motor Vehicle	_____	_____	(b)
(c) Other chattels and property	_____	_____	(c)
80. Sale of Chattels by Licensee	_____	_____	80.

SCHEDULE H
Annual Insurance Report Supplement

81. Names of Credit Insurance Companies accepting risks from licensees:				81.
(a) Credit Life _____				(a)
(b) Credit Accident and Health _____				(b)
(c) Fire & E.C. _____				(c)
(d) Motor Vehicle _____				(d)
(e) Other Insurance _____				(e)
82. Insurance written and claims paid this report period.				82.
	<u>Number of Policies or certificates issued</u>	<u>Premiums Charged (Net of Refunds)</u>	<u>Claims Paid Number Amount</u>	
(a) Credit Life	_____	\$ _____	_____ \$ _____	(a)
(b) Credit A & H	_____	_____	_____	(b)
(c) Fire & E.C.	_____	_____	_____	(c)
(d) Motor Vehicle	_____	_____	_____	(d)
(e) Other Insurance	_____	_____	_____	(e)
(f) Total	_____	_____	_____	(f)

AFFIDAVIT

State of _____

County of _____

I, _____, the undersigned, being the
_____, licensee swear (or affirm), that to the best of my
knowledge and belief the statements contained in this report, including the accompanying
schedules and statements (if any) are true and that the same is a true and complete statement
in accordance with the law

Subscribed and sworn to before me this _____ day of _____ A.D. _____.
_____, Notary Public

My commission expires _____, _____.

FINAL CHECKLIST

Before signing and mailing, the preparer must check all of the points in the following list. Any report which is not correct on all of these points will be returned for correction and the original filing deadline will still be in effect.

- (1) All figures on the report should be for Missouri business;
- (2) All figures should be rounded to the nearest dollar;
- (3) Column 1 of Schedules A and B are Consumer Loan figures and should not include sales finance or loans secured by real estate; sales finance and loans secured by real estate are to be included in Column 2 and, of course, Column 3;

- (4) On Schedules A and B, Column 3 must show as much or more than Column 1, and should equal Column 1 plus Column 2;

Column 1 may show no amounts, however, this indicates that the company does not engage in consumer loan business;

- (5) On Schedule C, Item 55 should equal Item 51, Column 3;

Item 62 should equal either Item 18 or Item 22, Column 3;

- (6) On Schedule E, if Item 68 and 76 have amounts in one column, the other column must also contain corresponding amounts;

Item 68(l) must equal item 76(g) (both columns);

- (7) On Schedules F and G, if one column shows amounts, the other column must also contain corresponding amounts.

PREPARER'S IDENTIFICATION

Name of Preparer _____

Address _____

Telephone Number _____